

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Donald Leslie Verge  
Tracy A. Verge  
Debtors

Case No. 19-04007-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MichaelMc  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 83

Date Rcvd: Nov 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2019.

db/jdb  
intp  
5248335 +Donald Leslie Verge, Tracy A. Verge, 188 Elk Drive, Blakeslee, PA 18610-7782  
5248336 +Dena Summers, 9 Brinker Drive, Doylestown, PA 18901-7046  
5248337 +ALLEN TOWN ANES ASSOC INC, LOCK BOX 3357 PO BOX 8500, PHILADELPHIA, PA 19178-0001  
5248341 APEX ASSET MGT, 2501 OREGON PIKE STE 120, LANCASTER, PA 17601-4890  
5248342 APOTHAKE SCIAN PC, PO BOX 5496, MOUNT LAUREL, NJ 08054-5496  
5248340 +BERKHEIMER TAX ADMINISTRATION, 50 NORTH SEVENTH STREET, BANGOR, PA 18013-1795  
5248341 +BLUE MOUNTAIN HOME HEALTHCARE, 211 N 12TH STREET, LEHIGHTON, PA 18235-1138  
5248342 +BRIER CREST WOODS POA, 117 THORNBERRY LANE, BLAKESLEE, PA 18610-7920  
5256970 +Berkheimer, for Tunkhannock twp/Pocono Mt. SD, 50 North Seventh Street,  
Bangor, PA 18013-1731  
5248348 +CHASE BANK, PO BOX 15123, WILMINGTON, DE 19850-5123  
5248349 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
5248350 +CHASE MORTGAGE, MAIL CODE LA4-6475, 700 KANSAS LANE, MONROE, LA 71203-4774  
5248351 +CITI CARDS, BOX 6062, SIOUX FALLS, SD 57117-6062  
5248352 COLON-RECTAL SURGERY ASSOCIATES, 1255 S CEDAR CREST BLVD STE 3900, ALLENTOWN, PA 18103-6250  
5248354 +CONSTAR FINANCIAL SERVICES, 10400 N 25TH AVE STE 100, PHOENIX, AZ 85021-1610  
5267108 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5248356 DAVID GUIGA, 291 ELK RUN ROAD, POCONO PINES, PA 18350  
5248357 +DELL FINL SVCS/WEBBANK, PO BOX 81607, AUSTIN, TX 78708-1607  
5248358 +EMERG CARE SERVICE OF PA, C/O ARS, 1643 NW 136TH AVE BLDG H STE100,  
SUNRISE, FL 33323-2857  
5248359 EMERGENCY CARE SERV OF PA, AKRON BILLING CENTER, 3585 RIDGE PARK DRIVE,  
AKRON, OH 44333-8203  
5248360 FIRST PREMIER BANK, PO BOX 5524, SIOUX FALLS, SD 57117-5524  
5248361 FMS, PO BOX 707600, TULSA, OK 74170-7600  
5248364 +HEADWAY CAPITAL, 175 W JACKSON BLVD, SUITE 1000, CHICAGO, IL 60604-2863  
5248365 HRRG, PO BOX 8486, CORAL SPRINGS, FL 33075-8486  
5263080 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
5248367 +JOHN S BENSON ESQ, PENGLASE & BENSON INC, 18 NORTH MAIN STREET, DOYLESTOWN, PA 18901-4366  
5248368 +JOSEPH & VINCENT POTENZO, PO BOX 565, CANADENSIS, PA 18325-0565  
5248369 +JOSEPH MCDONALD ESQ, 1651 W MAIN STREET, STROUDSBURG, PA 18360-1023  
5248370 +JPMORGAN CHASE BANK NA, 1111 POLARIS PARKWAY, COLUMBUS, OH 43240-2050  
5257047 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
5269712 +Kelly and Dena Summers, c/o Patrick J. Best, Esq., 18 N. 8th St.,  
Stroudsburg, PA 18360-1718  
5248373 +LEHIGH VALLEY ANES SERV, LOCK BOX 3367 PO BOX 8500, PHILADELPHIA, PA 19178-0001  
5248374 LEHIGH VALLEY HEALTH NETWORK, PO BOX 4067, ALLENTOWN, PA 18105-4067  
5248377 +MONROE RADIOLOGY IMAGING PC, PO BOX 12 B, EAST STROUDSBURG, PA 18301-0012  
5248378 +MRS BPO LLC, 1930 OLNEY AVE, CHERRY HILL, NJ 08003-2016  
5268289 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  
5248381 PA DEPT OF REVENUE, BUREAU OF COMP LIEN SECTION, PO BOX 280948, HARRISBURG, PA 17128-0948  
5248380 +PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041  
5248382 +PA HM ASSOCIATES, C/O ARS, 1643 NW 136TH AVE BLDG H STE 100, SUNRISE, FL 33323-2857  
5248383 PHELAN HALLINAN DIAMOND JONES, 1617 JFK BLVD SUITE 1400, ONE PENN CENTER PLAZA,  
PHILADELPHIA, PA 19103  
5248384 +POCONO HEALTHCARE MANAGEMENT, ATTN BILLING OFFICE, PO BOX 827658,  
PHILADELPHIA, PA 19182-7658  
5248385 +POCONO HOME EXTERIORS, 188 ELK DRIVE, BLAKESLEE, PA 18610-7782  
5248387 PPL ELECTRIC UTILITIES, 827 HOUSMAN ROAD, ALLENTOWN, PA 18104-9392  
5269711 +Patrick J. Best, Esq., 18 N. 8th St., Stroudsburg, PA 18360-1718  
5248388 SOUTH JERSEY HEALTH SYSTEM, C/O PMAB LLC, 4135 SOUTHSTREAM BLVD, CHARLOTTE, NC 28217-4523  
5248390 +TED E WAGNER & EMILIA R WAGNER, 1146 S TREELINE DRIVE, ALLENTOWN, PA 18103-6050  
5248391 +THOMAS D SUNDMAKER ESQ, 738 MAIN STREET, STROUDSBURG, PA 18360-2038  
5248392 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: TOYOTA FINANCIAL SERVICES, PO BOX 8026,  
CEDAR RAPIDS, IA 52409-8026)  
5269335 +Ted E. Wagner and Emilia R. Wagner, 1146 South Treeline Drive, Allentown, PA 18103-6050  
5254305 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
5248393 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US BANK, CARDMEMBER SERVICE, PO BOX 6339,  
FARGO, ND 58125-6339)  
5248395 +WILLIAM J FRIES ESQ, THE ATRIUM SUITE 106, 2895 HAMILTON BLVD, ALLENTOWN, PA 18104-6172

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

5254712 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 20 2019 19:39:58  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
E-mail/Text: Bankruptcy@absoluteresolutions.com Nov 20 2019 19:36:58  
Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation,  
8000 Norman Center Drive, Suite 350, Bloomington, MN 55437  
5248338 +E-mail/Text: ACF-EBN@acf-inc.com Nov 20 2019 19:36:57 ATLANTIC CREDIT & FINANCE,  
PO BOX 13386, ROANOKE, VA 24033-3386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5248334 +E-mail/Text: Bankruptcy@absoluteresolutions.com Nov 20 2019 19:36:58  
Absolute Resolutions Invest, 8000 Norman Center Dr., Ste. 350, Minneapolis, MN 55437-1118

5248339 E-mail/Text: cms-bk@cms-collect.com Nov 20 2019 19:37:11 BARCLAYS BANK DE,  
C/O CAPITAL MANAGEMENT SVCS, 698 1/2 SOUTH OGDEN ST, BUFFALO, NY 14206-2317

5248343 +E-mail/Text: bankruptcy@cavps.com Nov 20 2019 19:37:39 CALVARY SPV I LLC,  
500 SUMMIT LAKE DRIVE, SUITE 400, VALHALLA, NY 10595-2321

5248344 +E-mail/Text: bnc-capio@quantum3group.com Nov 20 2019 19:37:23 CAPIO PARTNERS,  
2222 TEXOMA PKWY, SUITE 150, SHERMAN, TX 75090-2481

5248345 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 20 2019 19:39:55 CAPITAL ONE,  
PO BOX 30285, SALT LAKE CITY, UT 84130-0285

5248346 +E-mail/Text: bankruptcy@cavps.com Nov 20 2019 19:37:39 CAVALRY, PO BOX 520,  
VALHALLA, NY 10595-0520

5248347 +E-mail/Text: bnc-capio@quantum3group.com Nov 20 2019 19:37:23  
CF MEDICAL LLC/LEHIGH VALLEY HEALTH, C/O MITCHELL BLUHM & ASSOCIATES,  
3400 TEXOMA PARKWAY SUITE 100, SHERMAN, TX 75090-1916

5248353 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 20 2019 19:37:14 COMENITY BANK,  
BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125

5248355 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 20 2019 19:41:01 CREDIT ONE BANK,  
PO BOX 98873, LAS VEGAS, NV 89193-8873

5261166 +E-mail/Text: bankruptcy@cavps.com Nov 20 2019 19:37:40 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

5248362 +E-mail/Text: Banko@frontlineas.com Nov 20 2019 19:38:01 FRONTLINE ASSET STRATEGIES,  
2700 SNELLING AVE N STE 250, SAINT PAUL, MN 55113-1783

5248363 E-mail/Text: bankruptcy.notices@hdfsi.com Nov 20 2019 19:37:52  
HARLEY-DAVIDSON FINANCIAL SVCS, PO BOX 21908, CARSON CITY, NV 89721-1908

5248366 E-mail/Text: cio.bncmail@irs.gov Nov 20 2019 19:37:06 IRS, CENTRALIZED INSOLVENCY OP,  
PO BOX 7346, PHILADELPHIA, PA 19101-7346

5248372 E-mail/Text: bncnotices@becket-lee.com Nov 20 2019 19:37:02 KOHLS/CAPITAL ONE,  
PO BOX 3115, MILWAUKEE, WI 53201-3115

5254282 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 20 2019 19:40:04 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5248375 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 20 2019 19:37:26 MIDLAND CREDIT MANAGEMENT,  
2365 NORTHSIDE DRIVE, SUITE 300, SAN DIEGO, CA 92108-2709

5248376 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 20 2019 19:37:26 MIDLAND FUNDING,  
2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709

5270357 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 20 2019 19:37:26 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011

5268650 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 20 2019 19:37:26 Midland Funding, LLC,  
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,  
Warren, MI 48090-2011

5248379 +E-mail/PDF: cbp@onemainfinancial.com Nov 20 2019 19:39:45 ONEMAIN, PO BOX 70912,  
CHARLOTTE, NC 28272-0912

5266701 +E-mail/PDF: cbp@onemainfinancial.com Nov 20 2019 19:39:46 Onemain, PO Box 3251,  
Evansville, IN 47731-3251

5248386 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 20 2019 19:54:06  
PORTFOLIO RECOVERY, 120 CORPORATE BLVD, NORFOLK, VA 23502-4962

5266966 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 20 2019 19:39:59  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

5251361 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 20 2019 19:37:19  
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
Harrisburg, PA 17128-0946

5267225 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 20 2019 19:37:36 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

5248389 E-mail/PDF: gecsed@recoverycorp.com Nov 20 2019 19:40:48 SYNCHRONY BANK,  
ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061

5249100 +E-mail/PDF: gecsed@recoverycorp.com Nov 20 2019 19:40:17 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5248394 +E-mail/PDF: DellBKNotifications@resurgent.com Nov 20 2019 19:40:03 WEB BANK/DELL,  
PO BOX 81607, AUSTIN, TX 78708-1607

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5269716\* +Patrick J. Best, Esq., 18 N. 8th St., Stroudsburg, PA 18360-1718  
5255890\* +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
5248371 ##KELLY & DENA SUMMERS, 60 SOUTH SHORE DRIVE, LAKE ARIEL, PA 18436-4855

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
Thomas Song on behalf of Creditor Jpmorgan Chase Bank, National Association pamb@fedphe.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 1 Donald Leslie Verge  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman  
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com  
Vincent Rubino on behalf of Debtor 2 Tracy A. Verge  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman  
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 7

IN RE:  
DONALD LESLIE VERGE,  
aka DONALD L. VERGE,  
aka DONALD VERGE,  
dba POCOO HOME EXTERIORS,  
and TRACY A. VERGE,  
aka TRACY ANN VERGE,  
aka TRACY VERGE,  
aka TRACY A. CORLEY,  
Debtors

   **X ORIGINAL PLAN**  
   **AMENDED PLAN (Indicate 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, etc.)**  
   **Number of Motions to Avoid Liens**  
   **Number of Motions to Value Collateral**

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
10/2019	03/2020	\$410.00	N/A	\$410.00	\$2,460.00
04/2020	09/2024	\$935.00	N/A	\$935.00	\$50,490.00
				<b>Total Payments:</b>	<b>\$52,950.00</b>

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ( X ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

( ) Debtor is over median income. Debtor estimates that a minimum of \$\_\_\_\_\_ must be paid to allowed unsecured creditors in order to comply with the Means Test.

#### **B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$\_\_\_\_\_. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

X  No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

\_\_\_\_ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

## 2. SECURED CLAIMS.

### A. Pre-Confirmation Distributions. Check one.

X None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

\_\_\_\_\_ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

\_\_\_\_\_ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

X Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Toyota Financial Services	2009 Ford Flex	9003

**111. Arrears, including, but not limited to, claims secured by Debtor's principal residence. Check one.**

X None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

— The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan

**D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)**

— None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

X The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
PA Dept. of Revenue	Tax Liens on 111 Laurel Lane, Blakeslee, PA 18610	\$4,806.68	6%	\$5,671.08

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

X None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

\_\_\_\_ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

**F. Surrender of Collateral. Check one.**

\_\_\_\_ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

X The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
Chase Mortgage	111 Laurel Lane, Blakeslee, PA 18610
One Main	111 Laurel Lane, Blakeslee, PA 18610
Brier Crest Woods POA	111 Laurel Lane, Blakeslee, PA 18610
Toyota Financial Services	2010 Toyota Tundra Pickup Truck



**G. Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens. Check one.

X None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

\_\_\_\_ The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder.			
Lien Description. (For a judicial lien, include court and docket number.)			
Description of the lien property.			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of **\$500.00** already paid by the Debtor, the amount of **\$4,500.00** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

X None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

\_\_\_\_ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$19,466.99
PA Dept. of Revenue	\$2,801.00
Berkheimer	\$1,675.00

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

X None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

\_\_\_ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.**

\_\_\_ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

X To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment
David Guiga	Nondischargeable	\$11,836.00	N/A	\$11,836.00

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

- ☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced. ☐  
☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Creditor	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
LANDLORD	Residential Lease	\$1,250	\$0.00	\$0.00	\$0.00	Assume

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☒ plan confirmation.  
☐ entry of discharge.  
☐ closing of case:

**7. DISCHARGE: (Check one)**

- (X) The debtor will seek a discharge pursuant to § 1328(a).  
( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 4,500.00	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$23,942.99	
Level 5	Secured claims, pro rata	\$ 4,806.68	
Level 6	Specially classified unsecured claims	\$11,836.00	
Level 7	General unsecured claims	\$ 3,050.69	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$48,136.36
	Trustee Commission	\$ 4,813.64	
	Total		\$52,950.00

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## **9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: 9/17/19

/s/ Vincent Rubino

VINCENT RUBINO, ESQ., Attorney for Debtor

/s/ Donald Leslie Verge

Donald Leslie Verge, Debtor

/s/ Tracy A. Verge

Tracy A. Verge, Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.